

## Certificate of Insurance

**AON***Aon Risk Services*

**To:** State of Utah  
Division of Oil, Gas and Mining  
1594 West North Temple, Suite 1210  
P O Box 145801  
Salt Lake City, UT 84114-5801

**Re:** Willowcreek Mine  
permit no. ACT/007/038

**Assured:** RAG American Coal Holding, Inc. et al  
999 Corporate Blvd.  
Linthicum Heights, MD 21090

*This is to certify that the policies of insurance listed below have been issued to the Insured named above for the policy period indicated, notwithstanding any requirement, term, or condition of any contract or other document with respect to which this certificate may be issued or may pertain. The insurance afforded by the policies described herein is subject to all the terms, exclusions and conditions of such policies. Limits shown may have been reduced by paid claims.*

Type of Insurance	Policy No.	Policy Period	Policy Limits/Values
Commercial General Liability	ICH GL 137-02	06/30/02 – 06/30/03	\$ 6,000,000 General Aggregate \$ 6,000,000 Products/Completed Operations Aggregate \$ 1,000,000 Personal and Advertising Injury \$ 1,000,000 Each Occurrence \$ 1,000,000 Fire Damage (Any One Fire) \$ 10,000 Medical Expense (Any One Person)

**Insurance Company(ies)** Insurance Corporation of Hannover

Auto Liability	BAP 9304659 00	06/30/02 – 06/30/03	\$ 1,000,000	CSL Each Occurrence
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**Insurance Company(ies)** Zurich American Insurance Company

Workers Compensation Employers Liability	OC 01049-05	06/30/02 – 06/30/03	WC: Statutory  EL: \$1,000,000 Each Accident \$1,000,000 Disease - Policy Limit \$1,000,000 Disease - Each Employee
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**Insurance Company(ies)** Old Republic Insurance Company

Excess Liability	ICH CU 231-02	06/30/02 – 06/30/03	\$1,000,000	Each Loss and in the aggregate as per Form, excess scheduled underlying.
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**Insurance Company(ies)** Insurance Corporation of Hannover

*General Liability and Auto Liability policies include blanket additional insured where required by written contract. General Liability, Auto Liability and Workers Compensation includes blanket waiver of subrogation where required by written contract.*

*The subscribing insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any cosubscribing insurer who for any reason does not satisfy all or part of its obligations.*

*This certificate is issued as a matter of information only and confers no rights upon the certificate holder. This certificate does not amend, extend or alter the coverage afforded by the policy(ies) shown hereon. Should any of the above described policies be canceled before the expiration date thereof, this agency, on behalf of the issuing company(ies), will mail 45 days written notice to the above named certificate holder, but failure to mail such notice shall impose no obligation of any kind upon the company(ies) or this agency.*

**Aon Risk Services of Texas, Inc.**

Date: July 8, 2002

By: *Steve D. McKinnard*

Aon Risk Services of Texas, Inc.

2000 Bering Drive, Suite 900 • Houston, Texas 77057-3790 • tel: (713) 430-6000 • fax: (713) 430-6590